

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Clifton Enoch III</u>         | Social Security number or ITIN | xxx-xx-9603 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  | <u>Crystal B. Enoch</u>          | Social Security number or ITIN | xxx-xx-4539 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 16-20794-ABA                             |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Clifton Enoch III  
aka CLIFTON ENOCH

Crystal B. Enoch  
aka CRYSTAL PRICE

10/6/21

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Clifton Enoch, III  
Crystal B. Enoch  
Debtors

Case No. 16-20794-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Oct 06, 2021

Form ID: 3180W

Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2021:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db/jdb    | Clifton Enoch, III, Crystal B. Enoch, 210 Laurel Pl, Clementon, NJ 08021-5810   |
| 516214952 | + AR Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206  |
| 516214951 | American Education Services, PO Box 2461, Harrisburg, PA 17105-2461   |
| 516214954 | Barbara Ivery, 6935 Rodney St, Philadelphia, PA 19138-1920  |
| 516214955 | Bureau of Account Mana, 3607 Rosemont Ave Ste 502, Camp Hill, PA 17011-6943   |
| 516214957 | CCMUA, 1630 Ferry Ave, Camden, NJ 08104-1312  |
| 516214960 | COMCAST, 4120 International Pkwy, Carrollton, TX 75007-1957   |
| 516214958 | Chase Auto, PO Box 901003, Columbus, OH 43224   |
| 516214962 | Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090  |
| 516214964 | Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  |
| 516214965 | GTMUA, 1261 Chews Landing Clementon Rd, Blackwood, NJ 08012   |
| 516392368 | + Gloucester Township Municipal Utilities Auth., Leonard J. Wood, Esquire, 1250 Chews Landing Road, Laurel Springs, NJ 08021-2816 |
| 516214966 | Hsbc Bank Nevada, PO Box 27788, Tempe, AZ 85285-7788  |
| 516214967 | Kennedy Health, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  |
| 516214969 | MED1 02 Rowan Som Osteopathic Scienc, 916 S 14th St, Harrisburg, PA 17104-3425  |
| 516214968 | Marilyn Brown, 5238 Cedar Ave, Philadelphia, PA 19143-1525  |
| 516214974 | Nissan Motor Acceptanc, PO Box 660360, Dallas, TX 75266-0360  |
| 516214976 | + Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-3623   |
| 516214977 | Portfolio Recovery Ass, 287 Independence Blvd, Virginia Beach, VA 23462-2962  |
| 516214980 | Rancocas Anesthesiology, PO Box 4640, Rutherford, NJ 07070-0464   |
| 516214981 | Richardson Imports, 4700 Route 42, Turnersville, NJ 08012-1707  |
| 516214982 | + Rickart Collection Systems, Inc., 575 Milltown Rd, North Brunswick, NJ 08902-3336   |
| 516214983 | SB1 Federal Credit Union, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2207  |
| 516214984 | Select Medical Corp, 3607 Rosemont Ave Ste 502, Camp Hill, PA 17011-6943  |
| 516214985 | + South Jersey Gas, 1 S Jersey Plz, Hammonton, NJ 08037-9100  |
| 516214987 | World Financial Network Bank, 287 Independence Blvd, Virginia Beach, VA 23462-2962  |

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov        | Oct 06 2021 20:21:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Oct 06 2021 20:21:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 516214953 | Email/Text: bankruptcy@pepcoholdings.com   | Oct 06 2021 20:21:00 | Atlantic City Electric, 5 Collins Dr Ste 2133, Carneys Point, NJ 08069-3600  |
| 516214956 | Email/Text: bankruptcy@cavps.com           | Oct 06 2021 20:21:00 | Cavalry Portfolio Serv, PO Box 27288, Tempe, AZ 85285-7288   |
| 516249108 | + Email/Text: bankruptcy@cavps.com         |                      |  |

District/off: 0312-1

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|           |  |                      |  |
|-----------|--|----------------------|--|
| 516214959 | + EDI: CHASEAUTO                           | Oct 06 2021 20:21:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321                                |
| 516214961 | + EDI: COMCASTCBLCENT                      | Oct 07 2021 00:23:00 | Chase Auto Finance, 201 N Central Ave, Phoenix, AZ 85004-1071  |
| 516235335 | EDI: ECMC.COM                              | Oct 07 2021 00:23:00 | Comcast, 1701 John F Kennedy Blvd, Philadelphia, PA 19103-2899   |
| 516379773 | EDI: JPMORGANCHASE                         | Oct 07 2021 00:23:00 | ECMC, PO BOX 16408, St Paul, MN 55116-0408   |
| 516214963 | Email/Text: servicing@eburycap.com         | Oct 07 2021 00:23:00 | JPMorgan Chase Bank, N.A., National Bankruptcy Dept, P O Box 901032, Ft Worth TX 76101-2032                |
| 516368101 | + EDI: AISMIDFIRST                         | Oct 06 2021 20:21:00 | Ebury Street Capital, LLC, 41 Purdy Ave Unit 281, Rye, NY 10580-7522                                       |
| 516214970 | EDI: AISMIDFIRST                           | Oct 07 2021 00:23:00 | MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051                                 |
| 516214971 | EDI: AISMIDFIRST                           | Oct 07 2021 00:23:00 | Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648 |
| 516214973 | EDI: NAVIENTFKASMSERV.COM                  | Oct 07 2021 00:23:00 | Midland Mtg/Midfirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051                                      |
| 516214972 | EDI: NAVIENTFKASMSERV.COM                  | Oct 07 2021 00:23:00 | Navient, Attn: Claims Dept, PO Box 9500, Wilkes Barre, PA 18773-9500                                       |
| 516292561 | EDI: NAVIENTFKASMSERV.COM                  | Oct 07 2021 00:23:00 | Navient, PO Box 9655, Wilkes Barre, PA 18773-9655  |
| 516214978 | EDI: PRA.COM                               | Oct 07 2021 00:23:00 | Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640  |
| 516214986 | + EDI: SWCR.COM                            | Oct 07 2021 00:23:00 | Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914                                   |
| 516241121 | + Email/PDF: OGCRegionIIBankruptcy@hud.gov | Oct 07 2021 00:23:00 | Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958                                 |
|           |  | Oct 06 2021 20:25:02 | US Dept. of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410-0002                   |

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address                                      |
|-----------|---------------|---|
| 516214975 | ##            | Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425 |
| 516214979 | ##            | ProCo, PO Box 2462, Aston, PA 19014-0462              |

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2021 at the address(es) listed below:

| Name               | Email Address  |
|--------------------|--|
| Brian C. Nicholas  | on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com  |
| Denise E. Carlon   | on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com  |
| Isabel C. Balboa   | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com  |
| Isabel C. Balboa   | ecfmail@standingtrustee.com summarymail@standingtrustee.com  |
| Rebecca Ann Solarz | on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com   |
| Ronald E. Norman   | on behalf of Joint Debtor Crystal B. Enoch rnorman@rnormanlaw.com<br>ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com |
| Ronald E. Norman   | on behalf of Debtor Clifton Enoch III rnorman@rnormanlaw.com,<br>ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com     |

TOTAL: 7